

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Donna Arroyo

Debtor(s)

Case No. 17 B 18850

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/22/2017.
- 2) The plan was confirmed on 09/13/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/25/2018.
- 5) The case was Dismissed on 02/07/2018.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$11,935.00
Less amount refunded to debtor	\$1,705.01

NET RECEIPTS: \$10,229.99

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$383.60
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,383.60

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ally Financial	Secured	39,027.00	39,798.45	39,798.45	4,288.28	806.02
American First Finance	Unsecured	623.00	385.12	385.12	0.00	0.00
American First Finance	Unsecured	0.00	147.68	147.68	0.00	0.00
America's Financial Choice Inc	Unsecured	1,300.00	1,502.29	1,502.29	0.00	0.00
AmeriHome Mortgage Company LLC	Secured	310,276.00	308,848.29	308,848.29	0.00	0.00
AmeriHome Mortgage Company LLC	Secured	5,585.00	4,436.29	4,436.29	752.09	0.00
AMEX	Unsecured	914.00	NA	NA	0.00	0.00
ATG Credit	Unsecured	114.00	NA	NA	0.00	0.00
Cavalry SPV I LLC Assignee of Capital O	Unsecured	261.00	295.49	295.49	0.00	0.00
CBNA	Unsecured	730.00	NA	NA	0.00	0.00
CITI	Unsecured	1,982.00	NA	NA	0.00	0.00
Cmre. 877-572-7555	Unsecured	119.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	5,305.00	NA	NA	0.00	0.00
Forest Park Loan Company	Unsecured	1,500.00	1,729.49	1,729.49	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	0.00	35.30	35.30	0.00	0.00
Illinois Dept of Revenue 0414	Priority	325.00	355.25	355.25	0.00	0.00
Internal Revenue Service	Priority	6,356.00	6,392.91	6,392.91	0.00	0.00
Internal Revenue Service	Unsecured	350.00	331.91	331.91	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	399.00	405.22	405.22	0.00	0.00
Mariner Finance LLC	Unsecured	5,000.00	3,964.20	3,964.20	0.00	0.00
Midland Funding LLC	Unsecured	812.00	875.29	875.29	0.00	0.00
OneMain Financial	Unsecured	6,542.00	5,034.90	5,034.90	0.00	0.00
Oportun/Progreso	Unsecured	1,085.00	NA	NA	0.00	0.00
OppLoans	Unsecured	2,622.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	789.00	917.66	917.66	0.00	0.00
Quantum3 Group	Unsecured	252.00	315.76	315.76	0.00	0.00
Quantum3 Group	Unsecured	924.00	985.00	985.00	0.00	0.00
Resurgent Capital Services	Unsecured	1,564.00	1,582.79	1,582.79	0.00	0.00
Rise Credit	Unsecured	3,500.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$308,848.29	\$0.00	\$0.00
Mortgage Arrearage	\$4,436.29	\$752.09	\$0.00
Debt Secured by Vehicle	\$39,798.45	\$4,288.28	\$806.02
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$353,083.03	\$5,040.37	\$806.02
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,748.16	\$0.00	\$0.00
TOTAL PRIORITY:	\$6,748.16	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$18,508.10	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,383.60</u>
Disbursements to Creditors	<u>\$5,846.39</u>
TOTAL DISBURSEMENTS :	<u>\$10,229.99</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/07/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.